

## The Road Is Calling

Helpful tips when you phone away from home

**State of Wisconsin** 

# When it comes to your phone service, we know you have many questions. The State of Wisconsin's TeleWatch program will give you plain talk about your telephone service.

When you are away from home, you may need to use a phone at a hotel, in a hospital or a public payphone to make a call. The rates for using this phone service can be much higher than usual, and they may not be clear. Protect yourself from these high rates by planning ahead.

#### You have a choice

All public telephones in the U.S., including those in hotels, are required by law to allow access to competing long distance and operator services. You can select the long distance company of your choice. If you don't choose a long distance carrier, the calls will be provided by the carrier the hotel or public phone owner has already selected.

Public phone providers are also required to post printed information on or near the telephone which includes the name, address, and toll-free number of the operator service provider, and how to find out the rates for calls placed from that phone.

## **Calling cards: Convenience or confusion?**

Careful attention to procedures for using calling cards will ensure that you are billed by the long distance company of your choice. These procedures vary depending on whether you are using a joint-use or proprietary card. The convenience of these cards comes with a price: rates and surcharges are normally much higher than calls from home. This is especially true for shorter calls.

#### Joint-use cards

Joint-use cards are typically issued by local telephone companies. The account number is usually based on your home telephone number. Billing data for these cards may be accessed by any long distance carrier.

When using a joint-use card, you must follow the dialing instructions exactly. **Dialing into a long distance carrier's network to use a joint-use card often results in very high rates.** 

Calls handled by a public payphone's long distance service provider also will be billed at the provider's own rates—not the rates of the company that issued the card. Rates are typically much lower if you use the long distance company that is affiliated with the card issuer (in this case, the local telephone company.) Call your local telephone company before leaving home to ask for instructions for making calls from public payphones.

#### **Proprietary cards**

Several long distance carriers offer calling cards. Any card issued by a long distance carrier that has an account number different from your residential telephone number is probably a proprietary card.

Credit card calls may incur a surcharge. Ask about the rates before you place the call.

#### How to protect yourself against being overcharged:

- Ask the long distance company if it has a calling plan specifically for the calling card. You may be able
  to sign up for lower rates.
- Follow your card's dialing instructions exactly.
- Verify your rates or get a new card if your card is old. Using cards that are more than 1-2 years old may be risky as rates or call completion agreements that were in place at the time of the card's issuance may no longer be valid.
- A call dialed on a 0+ basis from a public payphone will generally be completed by the long distance carrier selected by the public payphone owner regardless of the calling card being used and may be very costly.

#### **Collect and operator-assisted calls**

When placing a collect call, the call will be carried by the long distance carrier selected by the owner of the telephone unless you dial the access number of a different long distance carrier.

When you make a third-party call (a call billed to a third number) the call will be carried by the long distance provider chosen by the owner of the third number. You can select your own long distance carrier when making either a collect or third-party call. To do so, simply dial your long distance provider's code (a 7-digit number beginning with 101). Or, call your long distance phone company before leaving home to ask for instructions on making calls from public payphones.

#### **Pre-paid calling cards**

Pre-paid calling cards have become very popular, but are they worth it? Sold everywhere from the Internet to the convenience store, these cards can be purchased for a specific amount of money and are good for a preset amount of minutes. Some cards give warnings when the time limit is about to expire. Others simply cut off your call when you run out of time on the card.

Depending on the rate, a pre-paid calling card may be economical. While rates for some cards may be comparable to or less than calling plan rates, others charge much more.

#### **Consumer concerns**

As the prepaid phone card industry mushrooms, and as more people buy and use the cards, some problems are coming to light. The most common consumer complaints are about:

- access numbers or PINs that don't work;
- issuers who go out of business, leaving card-holders with a useless card;
- customer service numbers that are busy or simply don't work;
- toll-free access numbers that are frequently busy, preventing use of the card;
- rates that are higher than advertised;
- hidden connection charges, taxes and surcharges;
- cards that debit minutes or units even when you don't connect with the party you're calling; and
- poor quality connections.

#### **Buying time and value**

Consumers can avoid many of these problems - and buy considerable peace of mind - by planning ahead.

- Ask if the retailer will stand behind the card if the telephone service is unsatisfactory.
- Look for the rate for domestic and international calls on the card's package or on the vending machine. These rates may vary depending on where you call. If you can't find the rate, call the card's customer service number.
- Beware of very low rates, particularly for international calls. They may indicate poor customer service.
- Look for disclosures about surcharges, monthly fees, per-call access, and the like, in addition to the rate-per-minute or unit. Some cards add a surcharge to the first minute of use.
- Check on expiration dates. Most cards expire one year after first use. If there is no expiration date, a card usually is considered "live" until all time is used.
- Look for a toll-free customer service number. If the customer service number isn't toll-free or displayed, it may be difficult to contact the company if you have a problem with the card. A busy signal on the customer service line may be a tip off to a rip-off.
- Be sure the card comes with instructions that you understand.
- Make sure the card comes in a sealed envelope or has a sticker covering the PIN. Otherwise, anyone
  who copies the PIN can use the phone time you've already paid for.
- Ask friends and relatives what experiences they have had with pre-paid cards.

### **Emergency calls from public phones**

Public payphone operators are required to connect emergency calls immediately to the appropriate emergency service.

## **International calling**

Rates for calling to the U.S. from other countries are normally much higher than domestic calls and vary greatly from country to country. Before you leave home, ask your long distance telephone company about rates and dialing procedures from foreign countries. You may be able to save money by using a pre-paid calling card purchased in the country you are visiting.

## **Complaints**

If you receive a telephone bill with unexpected charges, or have difficulty placing a call using the carrier access codes discussed above, and can't resolve the problem with the billing company, contact one of the agencies listed at the end of this brochure for help.

## Who can help?

**The Public Service Commission of Wisconsin** is the state agency that oversees the telephone industry. Most local and in-state telephone billing and service complaints may be directed to the PSC. Call or write to:

P.O. Box 7854
Madison, WI 53707-7854
(800) 225-7729 (800-CAL-PSCW)
TTY (608) 267-1479
Fax (608) 266-3957
E-Mail: pscrecs@psc.state.wi.us
http://psc.wi.gov

**The Wisconsin Department of Agriculture, Trade and Consumer Protection** mediates and investigates telecommunications complaints, including those regarding mail and phone solicitations, deceptive and misleading marketing, and long distance rate changes. Call or write to:

P.O. Box 8911
Madison, WI 53708-8911
(800) 422-7128
TTY (608)224-5058
Fax (608) 224-4939
E-Mail: datcphotline@datcp.state.wi.us
http://datcp.state.wi.us

**The Wisconsin Department of Justice** enforces state law, including telecommunications. Write to them at:

123 West Washington Ave. P.O. Box 7857 Madison, WI 53707-7857 www.doj.state.wi.us

**The Federal Communications Commission** is the federal agency that oversees the telecommunications industry. Call or write to:

Consumer Protection Branch Common Carrier Bureau 445 12th St., SW Washington, DC 20554 Toll-free (888) 225-5322 (888-CALL FCC) Toll-free TTY (888) 835-5322 (888-TELL FCC) www.fcc.gov

## Bilingual service / Servicio Bilingüe

The Public Service Commission (PSC) is also able to provide customer assistance in Spanish. When calling the PSC, please ask to speak to a Spanish speaking representative.

En la Comisión de Servicios Públicos del estado de Wisconsin (PSC) podemos asistirles en español. Cuando llame a la PSC, pida hablar con un representante de habla hispana.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech hearing, or visually impaired and need assistance, call (608) 262-8524 or TTY (608) 267-1479. We will try to find another way to get the information to you in usable





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